

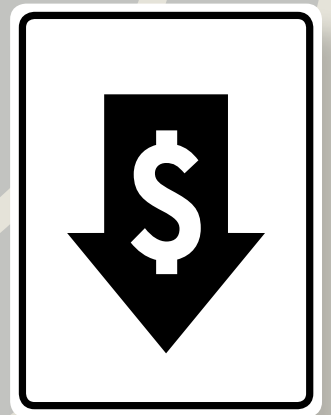
\$328/mo
Average amount saved*

HARP refinancing:
the road to savings for
many homeowners.

LOWER YOUR MONTHLY PAYMENT

1

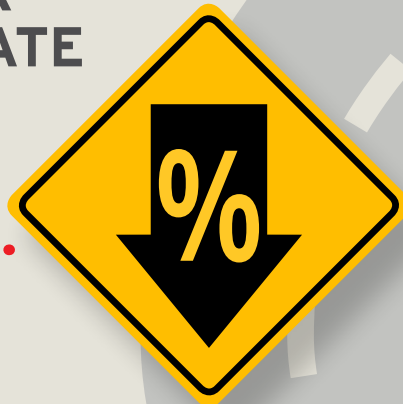
By refinancing to a mortgage with a lower interest rate, you could pay less each month and over the life of the loan.



LOWER YOUR INTEREST RATE

2

Today's market rates are more than 30% lower than in 2008.



GET A SHORTER LOAN TERM

3

By switching from a 30-year to a 15-year loan, you'll build equity faster and pay less to the bank overall.



*Fannie Mae Commentary: What motivates Underwater Borrowers to Refinance?
<http://www.fanniemae.com/portal/about-us/media/commentary/030613-seidenstein.html>



Your best route to
a better mortgage™

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